

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO**

In re: MONTANO, JULIA

Case No. 11-14502-S7
Chapter 7

Debtor

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 14, 2011. The undersigned trustee was appointed on October 14, 2011.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 124,322.30

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>64,025.05</u>
Bank service fees	<u>123.15</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>60,174.10</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 02/04/2014 and the deadline for filing governmental claims was 04/11/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$8,399.63. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$8,399.63, for a total compensation of \$8,399.63.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$663.66, for total expenses of \$663.66.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/20/2014 By: /s/LINDA BLOOM TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-14502-S7

Trustee: (510110) LINDA BLOOM TRUSTEE

Case Name: MONTANO, JULIA

Filed (f) or Converted (c): 10/14/11 (f)

§341(a) Meeting Date: 11/14/11

Period Ending: 05/20/14

Claims Bar Date: 02/04/14

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Personal residence 7254 Carriso Dr NE RR	195,000.00	0.00		0.00	FA
2 Cash	300.00	0.00		0.00	FA
3 Bank of America checking	387.00	0.00		0.00	FA
4 Bank of America savings	31.69	0.00		0.00	FA
5 Misc. HHGs and furnishings	2,590.00	0.00		0.00	FA
6 Books, Pictures	180.00	0.00		0.00	FA
7 Personal clothing	300.00	0.00		0.00	FA
8 Bracelet, Rings, Watch, Necklace	350.00	0.00		0.00	FA
9 American Life Insurance Term policy	1.00	0.00		0.00	FA
10 2006 Jeep Grand Cherokee (See Footnote)	16,715.00	535.00		0.00	FA
11 2008 Nissan Altima (See Footnote)	16,000.00	1,473.69		0.00	FA
12 Claim v. Pfizer/Wyeth MDL Distr Ark (u) (See Footnote)	Unknown	124,260.64		124,260.64	FA
13 Claim v. Pfizer MDL interest on net settlement a (u) (See Footnote)	Unknown	61.66		61.66	FA
13 Assets Totals (Excluding unknown values)	\$231,854.69	\$126,330.99		\$124,322.30	\$0.00

RE PROP# 10 Overvalued by D.

RE PROP# 11 Overvalued by D.

RE PROP# 12 Claim pre-petition, not scheduled or otherwise disclosed by Debtor. Trustee reopened case 11/13 to administer this asset, possible monetary settlement pending. Tr will employ special counsel 11/13.
020614 sealed order approving compromise of this claim \$124,260.64 net to estate

RE PROP# 13 022414 net settlement amount of \$124,260.64 recd from special counsel plus \$61.66 for client interest from special counsel's trust account

Major Activities Affecting Case Closing:

Employ tr attorney and special counsel

Approve settlement under seal

103113 Tr filed motion to reopen to administer undisclosed PI claim

110113 clerks notice of fees due reopen fee \$260.00 DEFERRED

110113 order reopening case

NDR 11/11 withdrawn

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1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Asset notice 11/1/13

1113 AEA special counsel pending

1213 Atty David Hernandez EOA for D

0114 Tr filing 9019 motion to approve MDL settlement

0214 settlement approved and funds paid to estate, prof fee app pending

041514 TFR submitted email to USTReg20

Initial Projected Date Of Final Report (TFR): June 30, 2014

Current Projected Date Of Final Report (TFR): April 15, 2014 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-14502-S7
Case Name: MONTANO, JULIA

Trustee: LINDA BLOOM TRUSTEE (510110)
Bank Name: Rabobank, N.A.
Account: *****5266 - Checking Account
Blanket Bond: \$9,920,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***2902
Period Ending: 05/20/14

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/24/14	{13}	BEASLEY ALLEN ATTORNEYS	CLIENT FUND INTEREST FROM SPEC COUNSEL ON NET PFIZER SETTLEMENT FUNDS	1242-000	61.66		61.66
02/24/14	{12}	BEASLEY ALLEN ATTORNEYS	PFIZER SUIT SETTLEMENT COMPROMISE ORDER 2/6/14	1242-000	124,260.64		124,322.30
02/27/14	101	Beasley, Allen, Crow, Methvin, Portis & Miles PC	CompromOrder#37 Fees \$53,685.46 Exp \$5502.08			59,187.54	65,134.76
			53,685.46	3210-600			65,134.76
			5,502.08	3220-610			65,134.76
02/27/14	102	Clerk of the Bankruptcy Court		2700-000		260.00	64,874.76
02/28/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		17.88	64,856.88
03/05/14	103	Linda S. Bloom PA	Fee order 030514 #40			4,577.51	60,279.37
			4,505.96	3110-000			60,279.37
			71.55	3120-000			60,279.37
03/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		105.27	60,174.10

ACCOUNT TOTALS	124,322.30	64,148.20	\$60,174.10
Less: Bank Transfers	0.00	0.00	
Subtotal	124,322.30	64,148.20	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$124,322.30	\$64,148.20	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****5266	124,322.30	64,148.20	60,174.10
	\$124,322.30	\$64,148.20	\$60,174.10

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 4, 2014

Case Number: 11-14502-S7
Debtor Name: MONTANO, JULIA

Page: 1

Date: May 20, 2014
Time: 01:46:23 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	LINDA BLOOM TRUSTEE 13170 CENTRAL SE STE B#318 ALBUQUERQUE, NM 87123	Admin Ch. 7	[Updated by Surplus to Debtor Report based on Net Estate Value: 102992.51]	\$8,399.63	\$0.00	8,399.63
200	LINDA BLOOM TRUSTEE 13170 CENTRAL SE STE B#318 ALBUQUERQUE, NM 87123	Admin Ch. 7		\$663.66	\$0.00	663.66
200	Clerk of the Bankruptcy Court PO Box 546 Albuquerque, NM 87103	Admin Ch. 7	Notice of fees due 11/1/13 #16	\$260.00	\$260.00	0.00
200	Linda S. Bloom PA 13170 Central SE Ste B#318 Albuquerque, NM 87123	Admin Ch. 7		\$4,505.96	\$4,505.96	0.00
200	Linda S. Bloom PA	Admin Ch. 7		\$71.55	\$71.55	0.00
200	Beasley, Allen, Crow, Methvin, Portis & Miles PC Attn: Ted Meadows Esq 218 Commerce St Montgomery, AL 36104	Admin Ch. 7		\$53,685.46	\$53,685.46	0.00
200	Beasley, Allen, Crow, Methvin, Portis & Miles PC Attn: Ted Meadows Esq. 218 Commerce St Montgomery, AL 36104	Admin Ch. 7		\$5,502.08	\$5,502.08	0.00
1 610	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured	XXXXXXXXXXXXXXXXX History: Details1-111/07/2013Claim #1 filed by Discover Bank, Amount claimed: \$12689.80 (Beckman, Kyle) -----* * *	\$12,689.80	\$0.00	12,689.80
			Schedule F Description: 8/2008 Credit Card Purchases			
2 610	Capital One NA c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	History: Details2-111/21/2013Claim #2 filed by Capital One NA, Amount claimed: \$800.51 (Lee, Thomas) -----* * *	\$800.51	\$0.00	800.51
3 610	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	XXXXXXXXXXXXXXXXX History: Details3-101/13/2014Claim #3 filed by American Express Bank FSB, Amount claimed: \$1457.56 (Lee, Thomas) -----* * *	\$1,457.56	\$0.00	1,457.56

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: February 4, 2014

Case Number: 11-14502-S7
Debtor Name: MONTANO, JULIA

Page: 2

Date: May 20, 2014
Time: 01:46:23 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
Schedule F Description: 10/2007 Credit Card Purchases (Add. Acct. #3774814857XXXX)						
4 610	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	XXXXXXXXXXXX2445 History: Details4-103/05/2014Claim #4 filed by GE Capital Retail Bank, Amount claimed: \$1330.28 (Singh, Ramesh) -----* * *	\$1,330.28	\$0.00	1,330.28
Schedule F Description: 6/1994 Credit Card Purchases (Add. Acct. #374354099433798)						
5 610	eCAST Settlement Corp. Assignee of Capital One, N.A.,c/o Bass & Associates, P.C.,3936 E. Ft. Lowell Ro Tucson, AZ 85712	Unsecured	History: Details5-103/07/2014Claim #5 filed by eCAST Settlement Corp., Amount claimed: \$4092.67 (Moore, Maritza) -----* * *	\$4,092.67	\$0.00	4,092.67
6 610	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	XXXXXXXXXXXX5683 History: Details6-103/10/2014Claim #6 filed by GE Capital Retail Bank, Amount claimed: \$1495.64 (Singh, Ramesh) -----* * *	\$1,495.64	\$0.00	1,495.64
Schedule F Description: 4/2007 Credit Card Purchases						
7 610	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	XXXXXXXXXXXX3584 History: Details7-103/10/2014Claim #7 filed by GE Capital Retail Bank, Amount claimed: \$5694.26 (Singh, Ramesh) -----* * *	\$5,694.26	\$0.00	5,694.26
Schedule F Description: 3/2010 Credit Card Purchases						
8 610	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	XXX-XXXX-XXX479-9 History: Details8-103/10/2014Claim #8 filed by GE Capital Retail Bank, Amount claimed: \$2133.05 (Singh, Ramesh) -----* * *	\$2,133.05	\$0.00	2,133.05

EXHIBIT C **ANALYSIS OF CLAIMS REGISTER**

Claims Bar Date: February 4, 2014

Case Number: 11-14502-S7
Debtor Name: MONTANO, JULIA

Page: 3

Date: May 20, 2014
Time: 01:46:23 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
			----- Schedule F Description: 3/2008 Credit Card Purchases			
1A 640	Discover Bank DB Servicing Corporation PO Box 3025 New Albany, OH 43054-3025	Unsecured	XXXXXXXXXXXXXXXXXX	\$37.29	\$0.00	37.29
2A 640	Capital One NA c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$2.35	\$0.00	2.35
3A 640	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured	XXXXXXXXXXXXXXXXXX	\$4.28	\$0.00	4.28
4A 640	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	XXXXXXXXXXXXX2445	\$3.91	\$0.00	3.91
5A 640	eCAST Settlement Corp. Assignee of Capital One, N.A., c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Ro Tucson, AZ 85712	Unsecured		\$12.03	\$0.00	12.03
6A 640	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	XXXXXXXXXXXXX5683	\$4.39	\$0.00	4.39
7A 640	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	XXXXXXXXXXXXX3584	\$16.73	\$0.00	16.73
8A 640	GE Capital Retail Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami, FL 33131-1605	Unsecured	XXX-XXXX-XXX479-9	\$6.27	\$0.00	6.27
SURPLUS 650	MONTANO, JULIA 7254 CARRIZO DR. NE RIO RANCHO, NM 87144	Unsecured		\$21,329.79	\$0.00	21,329.79
<< Totals >>				124,199.15	64,025.05	60,174.10

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-14502-S7

Case Name: MONTANO, JULIA

Trustee Name: LINDA BLOOM TRUSTEE

Balance on hand: \$ 60,174.10

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 60,174.10

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - LINDA BLOOM TRUSTEE	8,399.63	0.00	8,399.63
Trustee, Expenses - LINDA BLOOM TRUSTEE	663.66	0.00	663.66

Total to be paid for chapter 7 administration expenses: \$ 9,063.29Remaining balance: \$ 51,110.81

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 51,110.81

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 51,110.81

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 29,693.77 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	12,689.80	0.00	12,689.80
2	Capital One NA	800.51	0.00	800.51
3	American Express Bank FSB	1,457.56	0.00	1,457.56
4	GE Capital Retail Bank	1,330.28	0.00	1,330.28
5	eCAST Settlement Corp.	4,092.67	0.00	4,092.67
6	GE Capital Retail Bank	1,495.64	0.00	1,495.64
7	GE Capital Retail Bank	5,694.26	0.00	5,694.26
8	GE Capital Retail Bank	2,133.05	0.00	2,133.05

Total to be paid for timely general unsecured claims:	\$	29,693.77
Remaining balance:	\$	21,417.04

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$	0.00
Remaining balance:	\$	21,417.04

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 21,417.04

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.1% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$87.25. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$21,329.79.